

Medicare Prescription Drug Coverage Information for Those With Medicare and MassHealth (“Dual Eligibles”)

General Facts:

- Medicare outpatient prescription drug coverage begins January 1, 2006.
- MassHealth coverage for most drugs for dual eligibles will end on December 31, 2005. MassHealth will continue coverage for dual eligibles for benzodiazepines (such as clonazepam), barbiturates (such as phenobarbital), and certain over-the-counter drugs (such as ibuprofen).
- To receive outpatient drug coverage after December 31, 2005, dual eligibles must be enrolled in a Medicare prescription drug plan.
- Information on the plans will be available through the *Medicare & You* handbook (sent to all Medicare beneficiaries), by calling 1-800-MEDICARE, and on the Internet at www.medicare.gov.

Enrollment:

- Enrollment begins November 15, 2005. Dual eligibles must choose and enroll in a Medicare prescription drug plan since their MassHealth coverage for most outpatient prescription drugs will end on December 31, 2005. However, if they do not choose a plan on their own by December 31, 2005, they will be automatically enrolled into a **randomly** assigned plan, effective January 1, 2006.
- Medicare sent each dual eligible a letter in October 2005 with the name of the plan that they will be automatically enrolled into if they do not select a plan on their own prior to December 31, 2005.
- Important factors in choosing a plan:
 - the list of drugs covered by the plan;
 - the plan’s pharmacy network; and
 - the costs of the plan (see below for information on help with plan costs).
- Dual eligibles may change plans at any time, effective the first day of the next month. Call the new plan to enroll. Disenrollment from the old plan will be automatic.
- Dual eligibles enrolled in Medicare Advantage, PACE (Program of All-Inclusive Care for the Elderly), and SCO (Senior Care Options) plans, or who have employer or union drug coverage, should check with their current plans before enrolling in a prescription drug plan.

“Extra Help”/Low Income Subsidy (LIS):

- Dual eligibles are automatically eligible for the Low Income Subsidy (LIS) (“extra help” with Medicare drug plan costs) and **do not** need to apply. Medicare sent all dual eligibles a letter in May 2005 confirming their eligibility for the extra help.
- Dual eligibles will have no premiums (for “basic” plans up to \$30.27) and no deductibles. Non-institutionalized dual eligibles may have to pay a copayment ranging from \$1 to \$5, based on their income.

Resources:

- Medicare: 1-800-MEDICARE (1-800-633-4227)
TTY: 1-877-486-2048 (for people with partial or total hearing loss)
www.medicare.gov
- SHINE: 1-800-243-4636, press 2
TTY: 1-800-872-1066 (for people with partial or total hearing loss)
www.medicareoutreach.org
- MassMedLine: 1-866-633-1617
TTY/TDD users should ask the operator to call the MassMedLine toll-free number
www.massmedline.com
- Medicare Advocacy Project (help with appeals): 1-800-323-3205
TDD: 1-617-371-1228 (for people with partial or total hearing loss)